



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. 9004-1(b)

Lavin, Cedrone, Graver, Boyd & DiSipio
Formed in the State of PA
Regina Cohen
190 North Independence Mall West 6th & Race
Streets
Suite 500
Philadelphia, PA 19106
Tel: (215) 351-7551
Fax: (215) 627-2551
E-mail: RCohen@lavin-law.com
Attorney for Movant

Order Filed on January 17, 2024
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

IN RE:

JOSEPH A. DENOLA

Debtor

Case No.: 19-27068-SLM

Chapter 13

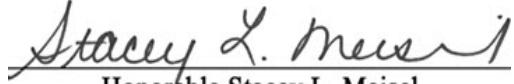
Judge: Stacey L. Meisel

Hearing date: 12/13/2023 at 10:00 AM

CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2013 BMW 3 Series Sedan 4D 328xi AWD 2.0L I4 Turbo

The relief set forth on the following pages, number two (2) and three (3) is hereby **ORDERED**.

DATED: January 17, 2024


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Debtor: Joseph A. DeNola

Case No.: 19-27068-SLM

Caption of Order: Consent Order Modifying Stay to Motor Vehicle

1. Came on for consideration the Motion for Relief from Automatic Stay (Doc. 71) filed by BMW Bank of North America, ("Movant"), in the above entitled and numbered case, regarding the 2013 BMW 3 Series Sedan 4D 328xi AWD 2.0L I4 Turbo, V.I.N. WBA3B5G50DNS05944 (the "Collateral"). The Court, having considered said Motion and agreement of counsel, is of the opinion that the following Stipulation should be entered.
 - a. **Debtor is to pay the Petition balance with Till interest rate in modified plan:** The parties stipulate that the Petition balance is \$10,546.16 with till interest rate of 7.50%. Within 30 days of entry of this Order, the Debtor must either (i) pay the Movant Petition balance with till interest rate; or (ii) file a proposed modification of the confirmed plan to add the Petition balance with till interest rate in the plan. If the Debtor fails to file a modification or pay the Petition balance with till interest rate and fails to do either, it is Final Default under this order.
2. Debtor will be in default under the Consent Order in the event that Debtor fails to comply with the payment terms and conditions set forth in above Paragraph 1, supra. If Debtor fails to cure the Petition balance with till interest rate within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtor, Counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
3. In the event Debtor convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay Petition balance with till interest rate, fees, and charges due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtor fails to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth and failure and Movant shall be granted immediate relief from the automatic stay and under the provisions of Section 362 of the Bankruptcy Code (11 U.S.C. §362) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating, and completing a sale of the motor vehicle. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

Debtor: Joseph A. DeNola

Case No.: 19-27068-SLM

Caption of Order: Consent Order Modifying Stay as to Motor Vehicle

4. The debtor waives the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

We hereby consent to the form and entry of the foregoing Order.

/s/ Susan S. Long

Susan S. Long
The Law Offices of Susan S. Long
143 East Ridgewood Avenue #985
Ridgewood, NJ 07451
susan@susanlonglaw.com
Attorney for Debtor

Regina Cohen

Lavin, Cedrone, Graver, Boyd & DiSipio
Formed in the State of PA
Regina Cohen
190 North Independence Mall West 6th
& Race Streets
Suite 500
Philadelphia, PA 19106
Tel: (215) 351-7551
Fax: (215) 627-2551
E-mail: RCohen@lavin-law.com
Attorney for Movant

In re:
Joseph A. DeNola
Debtor

Case No. 19-27068-SLM
Chapter 13

District/off: 0312-2
Date Rcvd: Jan 17, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2024:

Recip ID	Recipient Name and Address
db	+ Joseph A. DeNola, 989 Garibaldi Pl., Township of Washington, NJ 07676-4120

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Kevin Gordon McDonald	on behalf of Creditor MidFirst Bank kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Regina Cohen	on behalf of Creditor BMW Bank of North America rcohen@lavin-law.com mmalone@lavin-law.com
Susan S. Long	on behalf of Debtor Joseph A. DeNola susan@susanlonglaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jan 17, 2024

Form ID: pdf903

Total Noticed: 1

TOTAL: 6